

Information to identify the case:			
Debtor 1	Richard M. Keesler		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Shannon M. Keesler		
	First Name	Middle Name	Last Name
United States Bankruptcy Court Western District of Virginia			
Case number: 11-61890			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard M. Keesler

Shannon M. Keesler

1/12/17

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Richard M. Keesler
Shannon M. Keesler
Debtors

Case No. 11-61890-rbc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0423-6

User: smithd
Form ID: 3180W

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Total Noticed: 38

Date Rcvd: Jan 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2017.

db Richard M. Keesler, 14068 Lotus Lane, Apt. 419, Centerville, VA 20120-6360
jdb +Shannon M. Keesler, 775 Gateway Drive, SE Apt. 602, Leesburg, VA 20175-4039
cr +GMAC MORTGAGE, LLC, c/o SHAPIRO & BURSON, LLP, 236 Clearfield Av., Ste. 215,
Virginia Beach, VA 23462-1893
4158143 +GMAC MORTGAGE, LLC, Shapiro & Brown, LLP, 501 Independence Parkway, Suite 203,
Chesapeake, VA 23320-5174
3762608 +GMAC Mortgage, LLC, %Shapiro Brown & Alt, LLP, 236 Clearfield Avenue, Suite 215,
Virginia Beach, VA 23462-1893
3402053 +GMAC/USAA FEDERAL SAVINGS BANK, MORTGAGE SERVICE CENTER, P O BOX 205,
WATERLOO IA 50704-0205
3402055 LAMPCO FEDERAL CREDIT UNION, CARDMEMBER SERVICE, SAINT LOUIS MO 63179-0408
3402056 MERCHANT'S TIRE CREDIT PLAN, PO BOX 653054, DALLAS TX 75265-3054
3419634 +Melissa M. Watson Goode, Esquire, Glasser and Glasser, P.L.C., Crown Center, Suite 600,
580 E. Main Street, Norfolk, Virginia 23510-2306
3402057 NAVY FEDERAL CREDIT UNION, PO BOX 3700, MERRIFIELD VA 22119-3700
3402058 NTB/CBNA, P O BOX 6003, HAGERSTOWN MD 21747
3427075 Navy Federal Credit Union, P. O. Box 23800, Merrifield, VA 22119-3800
4158386 +Shapiro & Brown LLP, 501 Independence Parkway Ste. 203, Chesapeake VA 23320-5174
3452917 +Shapiro & Burson, LLP, Trenita J Stewart, Esq., 236 Clearfield Ave., Suite 215,
Virginia Beach, VA 23462-1893
3402060 USAA CREDIT CARD PAYMENTS, P O BOX 4704, SAN ANTONIO TX 78265

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM Jan 12 2017 21:43:00 Midland Funding LLC by American InfoSource LP as a,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
cr +EDI: PRA.COM Jan 12 2017 21:43:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067
3402048 EDI: AFNIRECOVERY.COM Jan 12 2017 21:43:00 AFNI INC, 404 BROCK DRIVE PO BOX 3517,
BLOOMINGTON IL 61702-3517
3402049 +EDI: TSYS2.COM Jan 12 2017 21:43:00 BARCLAYS BANK DELAWARE, 125 S WEST ST,
WILMINGTON DE 19801-5014
3461366 +EDI: OPHSUBSID.COM Jan 12 2017 21:43:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
3402050 EDI: DISCOVER.COM Jan 12 2017 21:43:00 DISCOVER FINANCIAL SERVICES, PO BOX 15316,
WILMINGTON DE 19850
3402051 E-mail/Text: collections@drexel.edu Jan 12 2017 21:45:32 DREXEL UNIVERSITY,
3141 CHESTNUT STREET, PHILADELPHIA PA 19104-2875
3405440 EDI: DISCOVER.COM Jan 12 2017 21:43:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
3452783 +EDI: GMACFS.COM Jan 12 2017 21:43:00 GMAC MORTGAGE, LLC, ATTN: BANKRUPTCY DEPARTMENT,
1100 VIRGINIA DRIVE, FORT WASHINGTON, PA 19034-3204
3725346 E-mail/Text: bankruptcy.bnc@ditech.com Jan 12 2017 21:45:30 Green Tree Servicing LLC,
P.O.Box 6154, Rapid City, SD 57709
3402054 EDI: TSYS2.COM Jan 12 2017 21:43:00 JUNIPER CARD SERVICES, PO BOX 13337,
PHILADELPHIA PA 19101-3337
3761329 EDI: AIS.COM Jan 12 2017 21:43:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
3432985 +EDI: NFCU.COM Jan 12 2017 21:43:00 Navy Federal Credit Union, P.O Box 3000,
Merrifield, VA 22119-3000
3450162 EDI: PRA.COM Jan 12 2017 21:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
3432135 EDI: RECOVERYCORP.COM Jan 12 2017 21:43:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3402059 EDI: NAVIENTFKASMSERV.COM Jan 12 2017 21:43:00 SALLIE MAE, PO BOX 9500,
WILKES BARRE PA 18773-9500
3418209 EDI: NAVIENTFKASMGUAR.COM Jan 12 2017 21:43:00 Sallie Mae Inc. on behalf of USA FUNDS,
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
3402052 EDI: USBANKARS.COM Jan 12 2017 21:43:00 ELAN FINANCIAL SERVICE, 777 E WISCONSIN AVE,
MILWAUKEE WI 53202
3426331 EDI: USBANKARS.COM Jan 12 2017 21:43:00 ELAN FINANCIAL SERVICES, PO Box 5229,
Cincinnati, OH 45201-5229
3402061 EDI: VERIZONEAST.COM Jan 12 2017 21:43:00 VERIZON VIRGINIA INC,
500 TECHNOLOGY DR STE 300, WELDON SPRING MO 63304-2225
3459419 EDI: VERIZONEAST.COM Jan 12 2017 21:43:00 Verizon, PO BOX 3037,
Bloomington, IL 61702-3037
3402062 EDI: WFFC.COM Jan 12 2017 21:43:00 WELLS FARGO AUTO FINANCE, PO BOX 29704,
PHOENIX AZ 85038-9704
3419921 EDI: WFFC.COM Jan 12 2017 21:43:00 Wells Fargo Bank, N.A., Wells Fargo Auto Finance,
3rd Floor, 13675 Technology Drive, Bldg C, Eden Prairie, MN 55344-2252

TOTAL: 23

District/off: 0423-6

User: smithd
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Navy Federal Credit Union
3402047 RICHARD M. KEESLER, JR.
cr* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
(address filed with court: Green Tree Servicing LLC, PO Box 6154,
Rapid City, SD 57709-6154)
cr* Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, Fl 33131-1605
4159092* +GMAC MORTGAGE, LLC, Shapiro & Brown, LLP, 501 Independence Parkway, Suite 203,
Chesapeake, VA 23320-5174
4158390* +Shapiro & Brown LLP, 501 Independence Parkway Ste. 203, Chesapeake VA 23320-5174
TOTALS: 2, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2017 at the address(es) listed below:

C. Lamar Garren, Esq on behalf of Debtor Richard M. Keesler clgarren@scottkroner.com
C. Lamar Garren, Esq on behalf of Plaintiff Richard M. Keesler clgarren@scottkroner.com
C. Lamar Garren, Esq on behalf of Joint Debtor Shannon M. Keesler clgarren@scottkroner.com
C. Lamar Garren, Esq on behalf of Plaintiff Shannon M. Keesler clgarren@scottkroner.com
James R. Meizanis on behalf of Creditor GMAC MORTGAGE, LLC vabecf@logs.com
Jason L. Hamlin on behalf of Defendant Navy Federal Credit Union pjmecf@glasserlaw.com,
tiffanie.goodman@brockandscott.com;wbecf@brockandscott.com;vaecf@brockandscott.com
Mark David Meyer on behalf of Creditor Green Tree Servicing LLC bk@rosenberg-assoc.com
Melissa M. Watson Goode on behalf of Creditor Navy Federal Credit Union pjmecf@glasserlaw.com,
mgoode@glasserlaw.com
Melissa M. Watson Goode on behalf of Defendant Navy Federal Credit Union
pjmecf@glasserlaw.com, mgoode@glasserlaw.com

TOTAL: 9